



Loan Number: [REDACTED]
Notice Date: 11/06/2024

1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806
1-800-561-4567

Loss Mitigation Evaluation Notice

HIGINIO MORA
2412 S CARBON ST
ALLENTOWN PA 18103

Property Address:
2319 SOUTH LUMBER STREET
ALLENTOWN PA 18103

CARRINGTON MORTGAGE SERVICES, LLC ("CARRINGTON") is your current mortgage servicer. We would like to thank you for submitting your application for loss mitigation assistance in connection with loan number [REDACTED]. Please continue to read the enclosed materials, in its entirety, so you understand all of the options considered during the evaluation process and understand what action must be taken, if any to accept this offer.

IMPORTANT INFORMATION:

- The investor for your loan is: BANKUNITED, N.A..
- If CARRINGTON used a valuation report, such as an Automated Valuation Model (AVM) or a Broker Price Opinion (BPO), in connection with a Loan Modification decision we will promptly give you a copy of the valuation even if you were not eligible. You can pay for an additional valuation for your own use at your own cost.
- Please continue to send your monthly payments and all correspondence and inquiries concerning your mortgage loan directly to CARRINGTON.
- If you are eligible for a loss mitigation workout option and CARRINGTON presents you with a written offer, you will have 30 calendar days to accept after receiving such offer; otherwise, the offer may be deemed rejected by you and the offer will end. Based on the financial information you provided, the income used in conjunction with this evaluation was **\$10,373.16** which represents your net "take home" income and **\$12,733.04** which represents your gross income before withholdings.
- CARRINGTON is required to advise you of all loss mitigation workout options that were considered during this evaluation process. Please review the table below for more details including (i.) the decision reached for each option, (ii.) if applicable, the reason why any option was denied, and (iii.) whether a Loan Modification denial is eligible for an appeal.



Loan Number: [REDACTED]

Notice Date: 11/06/2024

1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806
1-800-561-4567

Loss Mitigation Evaluation Notice

Workout Option	Decision	Reason / Explanation	Appeal Eligible?
Unemployment Forbearance Plan	Ineligible	Not Due to Unemployment: We are unable to extend you this offer because your financial hardship is not directly related to a loss of income due to unemployment	Y
CARRINGTON Loan Modification	Ineligible	Non-Owner Occupied: We are unable to extend you this offer because our records indicate that you do not live in the subject property as your primary residence	Y
Repayment Plan	Ineligible	Insufficient Net Surplus: We are unable to extend you this offer because based on your financial information we determined that 85% of your net surplus income is not sufficient to cure your delinquency within a six month period	Y
Home Liquidation	Eligible	You are conditionally approved. Please continue to read this notice in its entirety for important information on your next steps	N

IMPORTANT:

Please carefully review the terms of the enclosed loss mitigation workout option being offered. If you fail to comply with the terms of the workout option being offered, the offer may be terminated and, if your loan is delinquent, normal collections activity may be continued and any pending foreclosure action that has been suspended may be resumed.

Right to Appeal:

You may submit an appeal if you believe you were wrongfully denied for loss mitigation assistance. If you elect to appeal, your appeal may include: (i) the specific reason for your appeal; and (ii) any applicable additional information or documentation that supports your appeal (for example, income documentation, value disputes, occupancy disputes). You must submit your appeal within 30-calendar days but no later than **12/06/2024**. Please submit your appeal using one of the following methods of delivery and make sure to include your loan number on each document.

Online: Login at www.carringtonmortgage.com
Select "**Mortgage Assistance**" on the left menu

Mail: CARRINGTON MORTGAGE SERVICES, LLC
Loss Mitigation Department
1600 South Douglass Road
Suites 110 & 200-A
Anaheim, CA 92806

Within 30 days of making an appeal, CARRINGTON will notify you of its decision to offer or reject the loss mitigation workout option that is the subject of the appeal.



Loan Number: [REDACTED]

Notice Date: 11/06/2024

1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806
1-800-561-4567

Loss Mitigation Evaluation Notice

As part of the loss mitigation review process, we may have obtained your consumer report from the agency identified below. Our decision may have been based in part on information from this consumer reporting agency; therefore, under the Fair Credit Reporting Act you are entitled to receive a free copy of your consumer report from the consumer reporting agency, if you request it within 60 days. In addition, you also have the right to notify the consumer reporting agency and dispute the accuracy or completeness of any information on your consumer report. To receive a copy of your credit report, please contact:

CBC Innovis
P.O. BOX 1667
PITTSBURGH, PA 15230
1.877.284.8322

If your consumer report was obtained for the purposes of this review, your credit score and date of the report will be listed below. Please note your credit score can change depending on how the information in your consumer report changes.

Your credit score: N/A

Date: N/A

Scores range from a low of 300 to a high of 850

We are here to help. If you have questions, please contact our customer service team or visit www.carringtonmortgage.com.

Phone: 1-800-561-4567

Hours: Monday through Friday from 8:00 AM - 9:00 PM Eastern Time

Sincerely,

CARRINGTON MORTGAGE SERVICES, LLC
www.carringtonmortgage.com

Enclosures: Federal and State Disclosures, Approval (if applicable)



1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806
1-800-561-4567

Loan Number: [REDACTED]
Notice Date: 11/06/2024

Loss Mitigation Evaluation Notice

Understanding the Options

Each option has different eligibility requirements. Not all customers may be eligible for each option and not all investors/insurers may offer each option. Specific terms and conditions may vary.

Option	How It Works	Monthly Payment	Benefits	Things To Consider	Life of Loan Cost
Reinstatement The total past due amount all at once by a specific date.	Borrower will catch up on all of the past due payments by paying the total past due amount all at once.	No change to the monthly payment.	The delinquent monthly payments are paid and the account is due for a future payment.	Funds must be available to pay all payments and accrued fees and paid at once.	The reinstatement payment may include already incurred late fees.
Forbearance Plan The borrower makes either a reduced payment or no payment for a designated period of time.	CARRINGTON will reduce or suspend monthly payments for a specified period of time.	Reduced or no monthly payment due during the specified period.	It provides time to improve or stabilize the borrower's financial situation.	If the borrower is unable to pay back the total past due amount all at once, the borrower can request to be reviewed for a permanent loss mitigation option.	No change
Repayment Plan The borrower catches up on past due monthly payments by paying the regular monthly payment plus an extra amount each month.	The borrower will have a higher monthly payment temporarily while repaying the past due payments and fees. <i>The borrower must have a surplus income to afford the higher payment.</i>	Will temporarily increase the monthly payment while on the repayment plan.	Gives the borrower time to catch up on payments without having to pay the entire amount due at one time.	Monthly payments will be higher than normal.	The payment plan will include already incurred fees.
Modification (MOD) A permanent change to the terms of the loan to bring the account current. This may include a change to the rate, term or balance owed.	CARRINGTON will permanently change the loan terms in order to get an affordable payment.	May increase, stay the same or decrease.	Brings the borrower's loan current and may reduce monthly payments.	A trial period may be required. Not all modifications results in a lower payment and loan term may be extended.	May increase or decrease depending on the unpaid principal balance, interest rate or term of the modified loan.
Partial Claim (PC) Advance of funds that cover past due payments and in some cases part of the balance of the loan. May be used on its own or with a loan modification.	The insurer will advance funds to cover the past due payments and or part of the loan balance.	May stay the same or decrease.	Amount included in the PC will accrue no interest.	The full amount of the PC is due and payable when the property is sold, refinanced, paid off, or loan matures.	The PC is non-interest bearing and may include already incurred fees or other expenses.



Loan Number: [REDACTED]
Notice Date: 11/06/2024

1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806
1-800-561-4567

Loss Mitigation Evaluation Notice

Mortgage Recovery Advance (MRA) Advance of funds that cover payments and in some cases part of the balance of the loan. May be used on its own or with a loan modification. Applies to USDA Loans	The insurer will advance funds to cover past due payments and or part of the loan balance.	May stay the same or decrease	Amount included in the MRA will accrue no interest	The full amount of the MRA is due and payable when property is sold, refinanced, paid off, or loan matures	The MRA is non-interest bearing and may include already incurred fees or other expenses
Pre-Foreclosure Sale - The property is sold for less than the amount owed on the loan which includes loans balance, past due amounts and or fees assessed.	CARRINGTON approves the sale of the home for less than the total amount owed which includes past due payments and fees.	The loan will be terminated and payments end upon the sale of the property.	In certain situations, relocation assistance may be available to help the borrower move out of the property.	A portion of the shortfall to pay the loan in full may be owed by the borrower and there may be tax implications.	Depending on the investor/insurer's rules, the shortfall may need to be repaid. Borrower should consult a tax professional.
Deed In Lieu - The property is transferred to either the lender or investor and the loan is terminated.	Lender acquires the property back from the borrower and transfer title into the Lender's name to resell the property.	The loan will be terminated and payments end upon the sale of the transfer of title	In certain situations, relocation assistance may be available to help the borrower move out of the property.	A portion of the amount owed on the loan may be owed by the borrower and there may be tax implications.	Depending on the investor/insurer's rules, the shortfall may need to be repaid. Borrower should consult a tax professional.

VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling (800) 561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at www.carringtonmortgage.com/.

IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to (800) 486-5134 or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TTY (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Telephone Number: (877) 382-4357.

SCRA DISCLOSURE-

MILITARY PERSONNEL/ SERVICEMEMBERS:

If you or your spouse is a member of the military, please contact us immediately.

The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at (888) 267-5474.

NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to (800) 486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. You may also visit our website at www.carringtonmortgage.com/.

CALIFORNIA:

Carrington Mortgage Services, LLC is licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, File No. 413 0904.

COLORADO Residents Only:

7200 S. Alton Way, Ste B180,
Centennial, CO 80112,
(303) 708-8795

HAWAII Residents Only:

Carrington Mortgage Services, LLC is licensed with the State of Hawaii Division of Financial Institutions. You may file complaints about Carrington Mortgage Services, LLC with the Commissioner of Financial Institutions by calling (808) 586-2820 or visiting the division's website for consumer complaints at <http://cca.hawaii.gov/dfi/file-a-complaint/>. For a list of standard or common loan servicing fees charged by Carrington Mortgage Services, LLC, please visit the website at www.carringtonmortgage.com/schedule-of-fees.

MASSACHUSETTS:

NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK:

New York City Department of Consumer Affairs Debt Collection Agency License Numbers: 1264739-DCA; 2101449-DCA; 2027784-DCA; & 2027786-DCA. This Collection agency is licensed by the City of Buffalo license numbers: CAG11-555177; CAG11-555176; CAG15-10033598 & CAG21-10059681. City of Yonkers Debt Collection Agency License Numbers: 9717; 10562; 9837 & 9826

For New York Residents Only:

You may file complaints about Carrington Mortgage Services, LLC with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services about the availability of housing counseling services by calling the Department's Consumer Assistance Unit at (800) 342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Carrington Mortgage Services, LLC is registered with the Superintendent of the New York State Department of Financial Services. Carrington Mortgage Services, LLC remains responsible for all actions taken by third-party service providers authorized by Carrington Mortgage Services, LLC to act on its behalf regarding the servicing of your loan.

NORTH CAROLINA:

Carrington Mortgage Services, LLC is licensed under North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Collection Agency Licenses: Main Office: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806 – Permit Company # 119503179 / Branch Offices: 19800 East Street, Suite 200, Westfield, IN 46074 – Permit Company # 119503980; 6200 Tennyson Parkway, Suite 110-B, Plano, TX 75024 – Permit Company # 119506645 & 800 Crescent Centre Drive, Suite 300, Franklin, TN 37067 – Permit Company # 516535120.

OREGON:

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, please contact Carrington Mortgage Services, LLC toll-free at (800) 561-4567. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at (888) 877-4894 or visit <http://dfr.oregon.gov>.

TEXAS:

Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Notice Date: 11/06/2024

Loan Number: [REDACTED]

HIGINIO MORA
2412 S CARBON ST
ALLENTOWN PA 18103

Property Address:
2319 SOUTH LUMBER STREET
ALLENTOWN PA 18103

Home Liquidation Notification

-Conditional Approval-

Dear HIGINIO MORA:

CARRINGTON MORTGAGE SERVICES, LLC ("CARRINGTON") recently received an application for mortgage assistance that was submitted by you or on your behalf. Upon further review we determined that you are conditionally approved for either a short sale or deed-in-lieu of foreclosure (herein referred to as "Home Liquidation").

IMPORTANT: The investor and/or owner of your loan may require that we review you for all Loss Mitigation options, including home retention workouts, even if your initial request was for Home Liquidation. Please refer to the attached Loss Mitigation Evaluation Notice to confirm if your application was reviewed for each step in your investor's Waterfall.

- If your application was submitted because you wanted to retain your property, the terms of this conditional approval require that you contact us by no later than **11/19/2024** to confirm your interest in pursuing a home liquidation option.
- If your application was submitted because you wanted to liquidate or surrender your property, we will provide you with a final decision within 30 calendar days from the date of this notification. Please note that if we require any additional information, you will be sent a separate notice outlining those requirements along with a deadline to submit them.

Please contact us during normal business hours. To speed the process, it is important that you have your account number when you call.

Short Sale Department

(Phone): 1.888.507.6489

(Hours): Monday through Friday from 8:00AM to 8:00PM (Eastern Standard Time).

Sincerely,

Short Sale Department
CARRINGTON MORTGAGE SERVICES, LLC

VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling (800) 561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at www.carringtonmortgage.com/.

IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to (800) 486-5134 or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TTY (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, Telephone Number: (877) 382-4357.

SCRA DISCLOSURE-

MILITARY PERSONNEL/ SERVICEMEMBERS:

If you or your spouse is a member of the military, please contact us immediately.

The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at (888) 267-5474.

NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to (800) 486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. You may also visit our website at www.carringtonmortgage.com/.

CALIFORNIA:

Carrington Mortgage Services, LLC is licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, File No. 413 0904.

COLORADO Residents Only:

7200 S. Alton Way, Ste B180,
Centennial, CO 80112,
(303) 708-8795

HAWAII Residents Only:

Carrington Mortgage Services, LLC is licensed with the State of Hawaii Division of Financial Institutions. You may file complaints about Carrington Mortgage Services, LLC with the Commissioner of Financial Institutions by calling (808) 586-2820 or visiting the division's website for consumer complaints at <http://cca.hawaii.gov/dfi/file-a-complaint/>. For a list of standard or common loan servicing fees charged by Carrington Mortgage Services, LLC, please visit the website at www.carringtonmortgage.com/schedule-of-fees.

MASSACHUSETTS:

NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK:

New York City Department of Consumer Affairs Debt Collection Agency License Numbers: 1264739-DCA; 2101449-DCA; 2027784-DCA; & 2027786-DCA. This Collection agency is licensed by the City of Buffalo license numbers: CAG11-555177; CAG11-555176; CAG15-10033598 & CAG21-10059681. City of Yonkers Debt Collection Agency License Numbers: 9717; 10562; 9837 & 9826

For New York Residents Only:

You may file complaints about Carrington Mortgage Services, LLC with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services about the availability of housing counseling services by calling the Department's Consumer Assistance Unit at (800) 342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Carrington Mortgage Services, LLC is registered with the Superintendent of the New York State Department of Financial Services. Carrington Mortgage Services, LLC remains responsible for all actions taken by third-party service providers authorized by Carrington Mortgage Services, LLC to act on its behalf regarding the servicing of your loan.

NORTH CAROLINA:

Carrington Mortgage Services, LLC is licensed under North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Collection Agency Licenses: Main Office: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806 – Permit Company # 119503179 / Branch Offices: 19600 East Street, Suite 200, Westfield, IN 46074 – Permit Company # 119503980, 6200 Tennyson Parkway, Suite 110-B, Plano, TX 75024 – Permit Company # 119506645 & 800 Crescent Centre Drive, Suite 300, Franklin, TN 37067 – Permit Company # 516535120.

OREGON:

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, please contact Carrington Mortgage Services, LLC toll-free at (800) 561-4567. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at (888) 877-4894 or visit <http://dfr.oregon.gov>.

TEXAS:

Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78706. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.